

**Information to identify the case:**

Debtor 1	<u>Jason Andrew Palat</u>	Social Security number or ITIN	xxx-xx-5362
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20925-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Andrew Palat

5/18/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jason Andrew Palat  
Debtor

Case No. 17-20925-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 18, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Andrew Palat, 812 Hackberry Drive, Monroeville, PA 15146-1120
14394924	+ Allegheny Health Network, 320 East North Avenue, Pittsburgh, PA 15212-4756
14394925	+ Allegheny Radiology Associates, 320 East North Street, Pittsburgh, PA 15212-4756
14379231	+ BB&T, Attn: Bankruptcy Department, 6010 Golding Center Drive, Winston Salem, NC 27103-9815
14394926	+ Jeannette EMS Inc, 225 South 6th Street, Jeannette, PA 15644-3432
14379244	+ Kubota Credit Corporation, 1025 Northbrook Parkway, Suwanee, GA 30024-2967
14379245	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Williamsville, NY 14221
14394927	+ Murrys ville Medic One, 3237 Sardis Road, Murrys ville, PA 15668-1230
14379248	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14394928	#+ Persoma PC, 2540 Monroeville Boulevard, Monroeville, PA 15146-2329
14662423	UPMC East, PO Box 1123, Minneapolis MN 55440-1123
14394929	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14394930	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 19 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 19 2022 03:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	May 18 2022 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	May 18 2022 23:36:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14389184	EDI: GMACFS.COM	May 19 2022 03:33:00	Ally Bank, PO Box 130424, Roseville MN

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Case Number	Notice Type	Notice Content	Date/Time	Recipient
14379229	+ EDI: GMACFS.COM		May 19 2022 03:33:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14379230	+ Email/PDF: bncnotices@becket-lee.com		May 18 2022 23:33:38	Amex, Correspondence, Po Box 981540, ElPaso, TX 79998-1540
14669915	+ EDI: WFNNB.COM		May 19 2022 03:33:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14379232	+ Email/Text: cms-bk@cms-collect.com		May 18 2022 23:36:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14379233	+ EDI: CAPITALONE.COM		May 19 2022 03:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14395719	+ Email/Text: enotifications@santanderconsumerusa.com		May 18 2022 23:36:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14379235	+ EDI: CITICORP.COM		May 19 2022 03:33:00	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14379236	+ EDI: CITICORP.COM		May 19 2022 03:33:00	Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14379237	+ EDI: WFNNB.COM		May 19 2022 03:33:00	Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125
14667042	EDI: Q3G.COM		May 19 2022 03:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14379238	+ EDI: DISCOVER.COM		May 19 2022 03:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14672101	+ Email/Text: kburkley@bernsteinlaw.com		May 18 2022 23:36:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14379240	Email/Text: fnb.bk@fnfg.com		May 18 2022 23:36:00	First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094
14379239	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		May 18 2022 23:36:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14379241	+ Email/Text: bankruptcy@huntington.com		May 18 2022 23:36:00	Huntington National Bank, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996
14379242	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com		May 18 2022 23:36:00	Hyundai Finance, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
14379234	EDI: JPMORGANCHASE		May 19 2022 03:33:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14379243	+ Email/Text: PBNCNotifications@peritussservices.com		May 18 2022 23:35:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14412946	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com		May 18 2022 23:36:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14663308	+ Email/Text: bankruptcydpt@mcmcg.com		May 18 2022 23:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14379246	Email/Text: Bankruptcy.Notices@pnc.com		May 18 2022 23:36:00	Pnc Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222
14379247	Email/Text: Bankruptcy.Notices@pnc.com		May 18 2022 23:36:00	PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222
14652028	Email/Text: Bankruptcy.Notices@pnc.com		May 18 2022 23:36:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14928197	Email/Text: Bankruptcy.Notices@pnc.com			

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		May 18 2022 23:36:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14671926	EDI: PRA.COM		
		May 19 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14737668	EDI: PRA.COM		
		May 19 2022 03:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14379595	+ EDI: RECOVERYCORP.COM		
		May 19 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14638809	EDI: Q3G.COM		
		May 19 2022 03:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953619	+ Email/Text: bncmail@w-legal.com		
		May 18 2022 23:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14379249	+ Email/Text: enotifications@santanderconsumerusa.com		
		May 18 2022 23:36:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
14671102	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14379250	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379251	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank / Guitar Center, Po Box 965064, Orlando, FL 32896-5064
14379252	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379253	+ EDI: RMSC.COM		
		May 19 2022 03:33:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632876	+ Email/Text: bncmail@w-legal.com		
		May 18 2022 23:36:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14379254	+ EDI: WTRRN BANK.COM		
		May 19 2022 03:33:00	Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
14791379	Email/PDF: bncnotices@becket-lee.com		
		May 18 2022 23:33:36	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Kubota Credit Corporation
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14415238	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14416887	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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User: auto

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Kubota Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jason Andrew Palat dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 7